Atty. Dkt. No. 057898-0105



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Danne L. Buchanan, et al.

Title:

METHOD AND SYSTEM FOR PROCESSING

FINANCIAL INSTRUMENT DEPOSITS

PHYSICALLY REMOTE FROM A

FINANCIAL INSTITUTION

Appl. No.:

09/676,956

Filing Date: 10/02/2000

Examiner:

Nga B. Nguyen

Art Unit:

3628

RESPONSE TO RESTRICTION REQUIREMENT

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated September 13, 2004, Applicants hereby elect Group II (Claims 87-100 and 103-105), drawn to a method for deposit processing at a central site a plurality of original checks in a which the central site comparing at least one deposit parameter that is not an account number to an individual customer limit, for prosecution in the subject application in order to advance the prosecution of this application. However, Applicants request reconsideration and the examination of all claims that depend from claim 87, namely claims 87-103, as well as independent claims 104 and 105. All of these claims relate to a single invention.

Applicants, of course, reserve the right to file a divisional application covering the subject matter of the non-elected claims.

Receipt of the initial Office Action on the merits is awaited.

Respectfully submitted,

Date: November 2, 2004

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